

MOSCOW BANCSHARES, INC.

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1099896	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$296	\$308	4.1%		
Loans	\$220	\$241	9.9%		
Construction & development	\$31	\$34	10.2%		
Closed-end 1-4 family residential	\$75	\$81	8.3%		
Home equity	\$14	\$13	-2.7%		
Credit card	\$0	\$0			
Other consumer	\$18	\$8	-53.3%		
Commercial & Industrial	\$8	\$11	30.1%		
Commercial real estate	\$37	\$40	9.6%		
Unused commitments	\$28	\$29	4.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$14	8.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$16	-50.1%		
Cash & balances due	\$14	\$18	23.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$270	\$280	3.9%		
Deposits	\$236	\$254	7.5%		
Total other borrowings	\$32	\$26	-21.0%		
FHLB advances	\$31	\$22	-26.8%		
Equity					
Equity capital at quarter end	\$26	\$27	6.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.1%	--		
Tier 1 risk based capital ratio	11.9%	11.9%	--		
Total risk based capital ratio	13.2%	13.1%	--		
Return on equity ¹	2.8%	1.5%	--		
Return on assets ¹	0.2%	0.1%	--		
Net interest margin ¹	3.5%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	107.1%	50.5%	--		
Loss provision to net charge-offs (qtr)	122.0%	110.5%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	7.1%	4.8%	0.7%	0.8%	--
Closed-end 1-4 family residential	0.7%	1.5%	0.2%	0.1%	--
Home equity	0.1%	0.1%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.5%	0.2%	0.2%	--
Commercial & Industrial	0.2%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	7.0%	0.0%	0.0%	--
Total loans	1.4%	2.6%	0.2%	0.2%	--